

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael Earl Smith
Daphne E Smith
Debtor(s)

Case No. 09 B 30347

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2009.
- 2) The plan was confirmed on 10/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 04/29/2013.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,687.50
Less amount refunded to debtor	\$187.50

NET RECEIPTS: \$16,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$815.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,289.87

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Access Casualty Co	Unsecured	880.83	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	1,300.00	1,300.67	1,300.67	0.00	0.00
AmeriCash Loans LLC	Unsecured	390.00	469.69	469.69	0.00	0.00
Capital One Auto Finance	Secured	11,689.00	12,190.06	11,689.00	9,132.14	1,589.45
Capital One Auto Finance	Unsecured	NA	501.06	501.06	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	800.00	1,427.00	1,427.00	0.00	0.00
Country Door	Unsecured	422.00	422.33	422.33	0.00	0.00
Creditors Bankruptcy Service	Unsecured	380.00	380.66	380.66	0.00	0.00
Devon Financial Services Inc	Unsecured	175.00	371.93	371.93	0.00	0.00
Enhanced Recovery	Unsecured	589.00	NA	NA	0.00	0.00
Fingerhut	Unsecured	501.00	NA	NA	0.00	0.00
Ginny's	Unsecured	NA	258.37	258.37	0.00	0.00
Great American Finance Company	Unsecured	882.43	116.18	116.18	0.00	0.00
Great American Finance Company	Secured	998.00	702.00	850.00	653.86	116.68
Illinois Collection Service	Unsecured	94.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	137.00	718.00	718.00	718.00	0.00
J V D B & Associates	Unsecured	1,709.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	353.00	353.92	353.92	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	355.00	355.41	355.41	0.00	0.00
Medical Business Bureau Inc	Unsecured	50.00	NA	NA	0.00	0.00
National Credit Solution	Unsecured	159.00	NA	NA	0.00	0.00
National Quick Cash	Unsecured	NA	628.12	628.12	0.00	0.00
National Quick Cash	Unsecured	628.12	480.00	480.00	0.00	0.00
Nicor Advanced Energy	Unsecured	1,080.71	NA	NA	0.00	0.00
Nicor Gas	Unsecured	63.00	NA	NA	0.00	0.00
Pay Day Loan Store Of Illinois	Unsecured	286.46	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	578.00	578.80	578.80	0.00	0.00
RJM Acquisitions LLC	Unsecured	171.00	171.15	171.15	0.00	0.00
Seventh Avenue	Unsecured	422.00	NA	NA	0.00	0.00
Shell Oil Company	Unsecured	1,115.00	NA	NA	0.00	0.00
USA Payday Loans	Unsecured	1,121.10	1,467.50	1,467.50	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
USA Payday Loans	Unsecured	500.00	1,840.42	1,840.42	0.00	0.00
USA Payday Loans	Unsecured	576.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,539.00	\$9,786.00	\$1,706.13
TOTAL SECURED:	\$12,539.00	\$9,786.00	\$1,706.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$718.00	\$718.00	\$0.00
TOTAL PRIORITY:	\$718.00	\$718.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,123.21	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,289.87</u>	
Disbursements to Creditors	<u>\$12,210.13</u>	
TOTAL DISBURSEMENTS :		<u>\$16,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.